Times-Virginian

WEDNESDAY, JAN. 14, 1920

IMPROVED UNIFORM INTERNATIONAL

SUNDAY SCHOOL LESSON

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LESSON FOR JANUARY 25

PETER STANDS UP FOR TRUTH AND HONESTY.

LESSON TEXT—Acts 5:1-16.
GOLDEN TEXT—Lying lips are abomination to the Lord: but they that deal truly are his delight.—Prov. 12:22.
ADDITIONAL MATERIAL—Ex. 20:16; Prov. 11:1; Matt. 6: 3-4, Gal. 6:7, 8; Eph. 4:15, 25, 30.
PRIMARY TOPIC—Telling the Truth.
JUNIOR TOPIC—Two Disciples and What Became of Them.
INTERMEDIATE AND SENIOR TOPIC—The Folly and Sinfulness of Lying.

In this lesson we see the new community now called "the church" (v. 11) vindicated. In the boldness of Peter and John we see that the break with Judaism has come—the authority of the Sanhedrin is repudiated with the determination on the part of the disciples to be led by the Holy Spirit. It is for this reason that the body now gets the name "church." Since the break has come it must be shown to be a holy body; it must have recognition as being sacred. The sanctity of the tabernacle is transferred to the new body, which is God's dwelling place (Eph. 2:19-22). The church itself, as well as the people about, did not know this until God's judgment burst forth.

I. Characteristics of the Primitive Church (4:31-35).

1. It was a praying church (v. 31). For every want annd every need they betook themselves to God in prayer.

2. It was a Spirit-filled church (v. 31). A praying church is a Spirit-filled church. The Spirit is given in answer to prayer (Luke 11:13).

3. It was a church which had great boldness in preaching the Word of God (v. 31). The minister in a Spirit-filled church will not offer an apology for the Bible, but will fearlessly preach it.

4. It was a united church (v. 32). They were "of one heart and one soul."

5. It was a charitable and generous church (v. 32). As needs arose supplies were given from a common fund.

6. Its ministers had a powerful testimony (v. 33).

7. It was a church whose membership exhibited unblemished characters (v. 33). For "great grace was upon them all."

II. The Sin of Ananias and Sapphira (vv. 1-11).

1. Its occasion (vv. 1, 2). This was their hypocritical imitation of the generous act of Barnabas (4:36, 37). Because of the peculiar distress of the early church when the open rupture was made with Judaism, the members for a time had a "community of goods." This was not universal nor permanent; some continued to own their own homes, as for example John Mark's mother, who used her home in which to entertain Christians. Ananias kept back a part of the money received for his land while pretending to have brought it all. His wife was a partner in it. They wanted the honor of generosity without paying the price.

2. The judgment (vv. 3-10). Ananias allowed satan to fill his heart and lied to the Holy Ghost in keeping back a part of the price of the land. It was most likely an acted lie. They were not under obligation to sell their land, or having sold it, to bring any of the money and place it in the common fund. Peter declared that they were absolutely free to do as they pleased with it. Love of praise is causing many today to make the same dreadful mistake. People are walking in the way of Ananias and Sapphira when they make a profession of religion for temporal gain and pleasure; or even preaching sermons not their own. Frequently men preach the sermons of Moody and Spurgeon without giving credit. Physical death was visited upon Ananias and Sapphira for their sins.

III. The Effect (vv. 11-16).

1. Great fear came upon the church and upon all who heard of these things (v. 11). Irreverence is an outstanding sin of this age. The church should be recognized as holy—the very dwelling place of the Most High God.

2. Multitudes of men and women were added to the Lord (v. 14). This caused the fame of Peter to be spread far and wide, so that the people were anxious to come under his shadow. Were the holiness of the body of Christ recognized, there would be many coming for pardon and salvation.

3. The hypocrites did not dare to join (v. 13). It is interesting to note that this vindication of the holiness of the church did not deter any but hypocrites from joining it. Nothing unhallowed nor any unregenerate person has a place in the church. This applies to our offerings as well as to our person.

Daily Prayer.

Oh Lord, we thank thee that men turn to thee; the measure of their need is the measure of thy supply. Let thy spirit dwell in our spirits, and then all shall be well within and peaceful without. We pray thee to give us a fuller and firmer, and more continual, and more vigorous and efficacious confidence in thyself. Through Jesus Christ our Lord. Amen.

Character Building.

Life is mainly an opportunity for character building and testing.

New Kind.

Little Frederick, five, was visiting their neighbor across the way and noticed Mrs. Smith with a new pair of eye-glasses. "Oh, mamma," he exclaimed on arriving home, "I went over to see Mrs. Smith and she wears looking glasses on her eyes."

M'ADOO SAYS FARM LOAN ACT HELPS FARMERS

Former Secretary of the Treasury Describes in Kansas City Court How Law Operates.

PART OF FINANCIAL SYSTEM

Sustains Constitutionality of Law Which Does for Agriculture What National Banks and Federal Reserve Act Do for Commerce and Industry.

POINTS FROM M'ADOO'S KANSAS CITY ARGUMENT.

Successful farming is basic to the general welfare. Conditions which denied to the farmer ample funds for operation and adequate credit facilities for the purchase of land and improvements were of grave national concern.

Therefore, a rural credits system was devised as a part of the financial system of the nation in order that the great industry of agriculture, the source of the nation's food supply, might have an equal chance with other lines of business and industry.

Federal land banks were created to provide credit and money for the borrowers of small means—plenty of money at low rates of interest and on long-time credit. These banks were formed by the government subscribing most of the capital stock.

Joint stock land banks were created to provide credit and money for farmer borrowers of larger means—in order that the large borrowers might not take all the money the farm land banks had to lend and thus leave the small borrower without funds. These banks are privately owned, but are operated under government supervision and are subject to all the essential restrictions placed upon the federal land banks.

To make farm loan bonds attractive to investors, and to make it possible for these bonds to compete with municipal bonds, the government made them exempt from all federal, state and local taxes. Without tax exemption, the whole farm loan system would have failed absolutely.

How the federal farm loan act came into existence as the result of a long standing and nation-wide need was told in the United States court at Kansas City by former Secretary of the Treasury William G. McAdoo. The right and duty of the federal government to aid and encourage agriculture was told by former Justice Charles E. Hughes and former Attorney General of the United States George W. Wickersham.

Interest Rates Reduced.

As brought out by Mr. McAdoo, the farm loan act was passed by congress to provide ample funds for agricultural development and agricultural operations. Mr. McAdoo, who was secretary of the treasury at the time this law was passed, said that it was the intent of congress to provide:

1. Plenty of money for the farmers.
2. Low rates of interest.
3. Long and convenient terms of credit.

Mr. McAdoo showed how this act already had reduced rates of interest in many and extensive sections of the United States and had so stabilized interest that rates were now almost uniform throughout the United States.

He showed how the federal land banks were created in order that the farmer of small means might have credit and borrow money at low rates and on easy terms as the man of larger means.

Protects Small Borrower.

He told also how the joint stock land banks were created to protect the farmer of small means in his right to low rates and easy terms. He said that without the joint stock land banks there was grave danger that the heavy borrowers would absorb all the money which the federal land banks could assemble and thus leave the small borrower in much the same condition as before.

The farm loan act also has operated to make more generous everywhere the terms on which farm mortgage loans are made. The amortization plan makes it possible for the farmer to borrow the money he needs and to pay it back in small annual or semi-annual installments as he is able to take it out of the soil.

Tax Exemption Necessary.

"Now, of the farmer was to get the great benefits of this act," said Mr. McAdoo, "if he was to secure plenty of money and at a low rate, it was necessary that the quality and character of the securities issued by these land banks should appeal so strongly to capital, that they could sell on a parity with municipal bonds or other tax-exempt securities. Therefore tax exemption was granted to the bonds of these banks. Without tax exemption the entire plan fails."

Same Old Circus.

'Member the old farmer woman with the umbrella and the funny clothes who wanders round the ring just after the show begins, looking desperately into the audience calling "Al-bert, Al-bert, where are you, Al-bert?" And the policeman tells her to move on and she beats up the policeman and her wig and petticoats come off (down to the red flannel one) and she isn't old or a lady either after all? Well, she is still there.—Everybody's Magazine.

Take the county paper for home news.

How Low Rates Are Secured for Farmers.

"The federal land banks are not permitted to charge any rate of interest except that which the board may prescribe, and the rate of interest which the farmer is required to pay may never exceed one per cent in excess of the rate upon the bonds.

"If they can sell the bonds at three per cent, the farmer under the terms gets the benefit; he gets it at four and in addition to that pays one per cent for amortization, which would make the cost of the money five per cent, including all of the expenses of the operation of the bank and the one per cent for amortization.

"Now the value of the loan to the farmer is very great. Not only is he assured of his credit for thirty-three or thirty-six years, if he wants it, but he knows that nobody can force the earlier payment of the principal of the loan except upon his own default. On the other hand, if he happens to be prosperous and finds that he has earned enough money to pay the loan before maturity, he is allowed to pay it in full or any part, at any time after five years."

BEFORE FARM LOAN ACT BECAME LAW OF LAND.

The rate of interest upon land mortgages varied in different sections of the country ranging from 5.3 per cent to 10½ per cent.

In the New England group of states the lowest rate is 5.3 per cent and the highest is 6.2 per cent. That is the average in those states.

In the Middle Atlantic states, New York, New Jersey and Pennsylvania, 5.6 to 5.8 per cent.

In the East North Central states, that is the states north of the Ohio River, we will say, Ohio, Indiana, Illinois, Michigan and Wisconsin, the rate was 5.8 per cent to 6.2 per cent.

In the West North Central states, from 5.9 per cent to 8.7 per cent. That was in Missouri, North Dakota, South Dakota, Nebraska, Kansas, Minnesota and Iowa.

In South Atlantic states they range from 5.6 per cent in the state of Delaware, where the rate was lowest, to 9.6 per cent in Florida.

In the East South Central states, Kentucky, Tennessee, Alabama, Mississippi, 7.1 per cent to 9.4 per cent.

In the West South Central states, Arkansas, Louisiana, Oklahoma and Texas, it ranged from 8.4 per cent to 9.6 per cent.

When we come to the Mountain states like Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona and Utah the rates go up from 8.9 per cent to 10.5 per cent.

And in the Pacific states, Washington, Oregon, California, it ranges from 7.6 per cent to 8.7 per cent.

These rates do not indicate however, the true condition of affairs. Rates of interest on farm mortgages were sometimes as high as 16 per cent, including the commissions that were paid.

Pitt a Spendthrift.

The complaint that many of our statesmen will not themselves set the fashion in economical living in wartime is not a new one. Pitt, who preached economy and forced it on the people, was himself a notorious spendthrift.

For a long time (while warden of the Cinque ports) his income was £10,000 a year, and it never fell below £6,000. Yet he was always hard up, and when he died the nation, in the throes of a great war, had to find some £40,000 to satisfy his creditors.

Examinations of Pitt's household budgets—made from time to time at his own request—showed such items as a hundredweight of butcher's meat consumed in a single week—or, more accurately, charged to Pitt's account.—London Chronicle.

WHAT IS MEANT BY AMORTIZATION

How the Long Term Credit Plan of the Federal Farm Loan Act Works in Actual Practice.

A loan of $1,000 at 6 per cent interest, repayable in 33 years by means of semiannual installments of $35, which includes interest and part of the principal.

By the use of the following table a borrower can figure exactly how his payments are applied on, principal and interest and how much is due on his loan on any installment date during the 33 years.

	Install-ment	Interest	Applied on Prin.	Prin. Still Unpaid
1	$35.00	$30.00	$ 5.00	$995.00
2	35.00	29.85	5.15	989.85
3	35.00	29.70	5.30	984.55
4	35.00	29.54	5.46	979.09
5	35.00	29.37	5.63	973.46
6	35.00	29.20	5.80	967.66
7	35.00	29.03	5.97	961.69
8	35.00	28.85	6.15	955.54
9	35.00	28.67	6.33	949.21
10	35.00	28.48	6.52	942.69
11	35.00	28.28	6.72	935.97
12	35.00	28.08	6.92	929.05
13	35.00	27.87	7.13	921.92
14	35.00	27.66	7.34	914.58
15	35.00	27.44	7.56	907.02
16	35.00	27.21	7.79	899.23
17	35.00	26.98	8.02	891.21
18	35.00	26.74	8.26	882.95
19	35.00	26.49	8.51	874.44
20	35.00	26.23	8.77	865.67
21	35.00	25.97	9.03	856.64
22	35.00	25.70	9.30	847.34
23	35.00	25.42	9.58	837.76
24	35.00	25.13	9.87	827.89
25	35.00	24.84	10.16	817.73
26	35.00	24.53	10.47	807.26
27	35.00	24.22	10.78	796.48
28	35.00	23.89	11.11	785.37
29	35.00	23.56	11.44	773.93
30	35.00	23.22	11.78	762.15
31	35.00	22.86	12.14	750.01
32	35.00	22.50	12.50	737.51
33	35.00	22.13	12.87	724.64
34	35.00	21.74	13.26	711.38
35	35.00	21.34	13.66	697.72
36	35.00	20.93	14.07	683.65
37	35.00	20.51	14.49	669.16
38	35.00	20.07	14.93	654.23
39	35.00	19.62	15.38	638.85
40	35.00	19.17	15.83	623.02
41	35.00	18.69	16.31	606.71
42	35.00	18.20	16.80	589.91
43	35.00	17.70	17.30	572.61
44	35.00	17.18	17.82	554.79
45	35.00	16.64	18.36	536.43
46	35.00	16.09	18.91	517.52
47	35.00	15.53	19.47	498.05
48	35.00	14.94	20.06	477.99
49	35.00	14.34	20.66	457.33
50	35.00	13.72	21.28	436.05
51	35.00	13.08	21.92	414.13
52	35.00	12.42	22.58	391.55
53	35.00	11.75	23.25	368.30
54	35.00	11.05	23.95	344.35
55	35.00	10.33	24.67	319.68
56	35.00	9.59	25.41	294.27
57	35.00	8.83	26.17	268.10
58	35.00	8.04	26.96	241.14
59	35.00	7.23	27.77	213.37
60	35.00	6.40	28.60	184.77
61	35.00	5.54	29.46	155.31
62	35.00	4.66	30.34	124.97
63	35.00	3.75	31.25	93.72
64	35.00	2.81	32.19	61.53
65	35.00	1.85	33.15	28.38
66	29.23	.85	28.38	......
	$2,304.23	$1,304.23	$1,000.00	......

BEST WAY TO HANDLE MANURE

Fertilizer Should Be Hauled to Field Soon After It Is Made and Spread Over Surface.

Barnyard manure often contains great quantities of weed seed and if this manure is left near the surface of the ground it will doubtless be difficult to keep this cornfield clean. In order to get the most good out of the manure it should be hauled out to the field soon after it is made, and if it is hauled out in the winter and plowed under in the spring, it will probably require less work to keep down the weeds.

Fall Plowing Desirable.

Fall plowing is highly desirable in many localities.

Snakes Numerous in Idaho.

Pennsylvania, one of the most prolific sections for rattlers, has at least one large snakeskin tannery and keeps hosts of people slaughtering rattlesnakes. Idaho, however, is the banner rattlesnake section of the country. Idaho has great ridges of rocks, in which are deep bowls, cracks and caves. Herein rattlers breed by the eternal thousands and offer a vast industry for rattler harvesters.

Turtle Unstops Sewer.

To open a stopped up sewer pipe, Frank Ward of Richmond, Mo., caught a small turtle and cut a small hole in its shell. Then he tied a string in the hole and started the turtle through the sewer pipe. Whenever the turtle stopped a pull on the string started it clawing its way forward again until the pipe was clear.

Would ... That.

"Howdy, 'Squire!" saluted a younger neighbor. "Me and wife have got into a sort of a jangle over naming our baby. It's our first, and I s'pose we're more particular about it than folks who have a bunch of 'em. Wife, she is set and determined to name him after her side of the house, and I'm sticking and hanging for him to be named after one of my kin. Now, if you'll come over and settle it for us we'll—"

"Now, looky here, Lucas!" interrupted old man Backledaffer. "While I hate peace as much as anybody, and more than a good many, I hain't so absolutely senseless and foolhardy as all that!"—Kansas City Sun.

Knowledge Gained by Experience.

A young ensign, acting as school teacher on the battleship Texas, says Philadelphia Public Ledger, asked the question: "What are the two principal parts of a sentence?" He expected, of course, to get the answer, "Subject and predicate."

The old "salt" who was called on scratched his head in perplexity and at last replied: "Solitary confinement and bread and water."

Optimistic Thought.

Timidity in a young man is but a ... of ... ...

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In use for over 40 years! Thousands of voluntary letters from women, telling of the good Cardui has done them. This is the best proof of the value of Cardui. It proves that Cardui is a good medicine for women.

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You can rely on Cardui. Surely it will do for you what it has done for so many thousands of other women! It should help. "I was taken sick, seemed to be . . . ," writes Mrs. Mary E. Veste, of Madison Heights, Va. "I got down so weak, could hardly walk . . . just staggered around. . . . I read of Cardui, and after taking one bottle, or before taking quite all, I felt much better. I took 3 or 4 bottles at that time, and was able to do my work. I take it in the spring when run-down. I had no appetite, and I commenced eating. It is the best tonic I ever saw." Try Cardui.

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J. 70

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The First National Bank OF LYNCHBURG.

TIMES-VIRGINIAN

JOB WORK A SPECIALTY DEVOTED TO THE LOCAL AND INDUSTRIAL INTERESTS OF APPOMATTOX AND BUCKINGHAM COUNTIES.

VOL. XXXIII No. 3 APPOMATTOX, VIRGINIA, JANUARY 21, 1920 $1.00 PER ANNUM

Merchandising Becoming More Difficult Every Year

IT IS ALMOST IMPOSSIBLE TO KEEP STOCK COMPLETE.
PRICES GO HIGHER AND STILL HIGHER.

But we shall do our very best to supply the needs of this community with goods—

Hardware and Implements.

We appreciate your past support and wish you Prosperity and Happiness for this New Year, 1920.

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The Farmers National Bank

OF APPOMATTOX, VA.

OLD BUCKINGHAM.

THE GRAND OLD COUNTY PHOTOGRAPHED

Many Interesting Reports Made of Her People.

The slump in prices of tobacco is the engaging subject among the farming population and those who marketed their crops while the unprecidented prices prevailed are happy over the fact that they sold at the right time while those who have yet to market their crops are hoping prices may again advance.

Mr John Hooper (Jack Hooper as he was best known) died at his home here on last Thursday and was buried at his old home place near New Store. Mr Hooper had purchased the old Word place here and spent his last days there with Mr and Mrs Ben Gilliam

I am glad to note that Senator Ferguson is taking a leading part among his colleagues in Richmond and with his varied experience in public life he should be able to do much in shaping legislation for the good of his constituents I hope the members of both houses will realize what a mistake it would be to do away with Commissioner Peters and his corps of efficient officers, they execute the prohibition laws, where federal, state and county officers have failed to do anything, and vs the cost of maintaining this department, the records show that they collect and turn in more money than goes to pay their salaries. The many million bushels of grain that formerly went into the manufacture of ardent spirits is now available for bread stuffs and should have some effects towards the cheapening the cost of living. Country peoples tables fairly groan with the best of food where farmers are thrifty, while city people find it difficult to get good food supplies even at the advanced and advancing prices they have to pay. We are all looking for the government to stop the hoarding of sugar, we can get some here at 25 cents a pound, but little will be used.

I sent a sack of graham flour to a friend living where there is no wheat raised and no mills to grind wheat. In that section the people use flour which comes in barrells already mixed as to soda and salt, the mixing is done by machinery and is said to be agreat convenience to housekeepers and the cost is very little more than the ingredients would cost seperately.

The death of Mr. R L Dibrell, of Danville, will remind some of our older citizens of Mr. Dibrell who as a boy and young man was a frequent visitor at the homes of his relatives in this county. I heard a kinsman of him say he asked a street car conductor to show him the way to Mr Dibrells home in Danville, and he told him to go on up town and stop at the finest house in Danville and he would also find the finest man there.

When the newly elected board of Supervisors organized here Mr. A C Wood was elected as chairman of the board to succeed himself Mr. Wood has served in this capacity for many years.

Sorry to find that this paper has trouble in finding a printer and that the scarcity of sugar is also felt in good old Appomattox.

Few men have died here in recent years who have been missed more than Mr. John Spencer and I do not know upon whom his mantle will fall.

Wealthy ladies have to cook and do other house work for themselves now, but the old ladies can tell of a time when they had a maid in waiting to fix their hair, brush their shoes and there was a slave for every department of household work and as many as were needed for out of door work. The number of negroes who were slaves in Buckingham have narrowed down to very few.

The school census is to be taken in 1920

ONE GAME MR. THRIFTLESS CAN'T PLAY

STEEL MASTER BEGAN TO SAVE WHEN YOUNG

Recognized That Success Lay in Sound Investment—Safest Security in World Is Now Offered By Government.

Andrew Carnegie died not long ago, leaving behind him $30,000,000. He had given away about $300,000,000 in an effort to avoid the reproach of dying rich.

It is probable that the high cost of living gave the "steel master" little worry during the latter half of his life, but it is certain that in his boyhood the prices of the necessaries of life were vital factors. And Andrew Carnegie in his early years met the cost of living with the same remedy which America's leaders, headed by President Wilson, are now putting forth as the basic principle of the fight to withstand the menace that lurks in the soaring prices of today That remedy is thrift—the practice of saving, the elimination of waste and sound investment.

In the days when Andrew Carnegie, 14 years old, earned $1.20 a week as a bobbin boy in an Allegheny City cotton mill, and later when he earned $11.25 a month as a telegraph messenger boy, the cost of living meant much to him. He had little margin for saving. But he did save. There were few opportunities for the small saver to make safe investments. Securities were not issued in small denominations. There were no Thrift Stamps or War Savings Stamps, backed by the government, into which the meager proceeds of the Scotch boy's thrift could be converted.

But Andrew Carnegie at the age of 20 determined upon safe investment. The soundest securities that offered were 10 shares of stock in an express company worth $600. Carnegie had to borrow part of the money he paid. But he was convinced that savings lying idle were not performing their proper function.

The American man or woman, boy or girl of today does not have to borrow to add to the savings fund in order to find safe investment. The government makes sound security in the form of Savings Stamps, Treasury Savings Certificates, and war bonds available to every saver who will begin to practice thrift by the regular investment of sums as small as 25 cents.

Every American today has a better opportunity for success than lay before Andrew Carnegie when he faced the world.

NOW AND THEN

What is a dollar? Foolish question—you say? Not at all these days of H. C. L and profiteering. Certainly a dollar isn't what it was ten years ago. It isn't what it will be five years from now.

A dollar is what you can get for it in beans, butterflies or bunk—no more, no less. A dollar wouldn't be worth anything if you couldn't get anything for it.

Ten years ago you bought, say, bunk at one dollar a portion. Now bunk costs two dollars. That doesn't mean it has doubled in value. It means that your dollar is worth half what it was ten years ago.

This is, therefore, not the time to spend too many of your dollars. They will bring you only half of what they are worth. This is the time to save them.

They will bring more later on. That is the history of dollars. Values run in cycles. As surely as you live five years a dollar will be worth more than it is now. Maybe twice as muh. So when you save a dollar now you are perhaps saving two dollars. Treat dollars as you would any other commodity. Buy them when they are cheap.

Stick every dollar you can into War Savings Stamps. Carrying 4 per cent interest compounded quarterly, a War Savings Stamp bought this month for $4.23 will be worth $5 January 1, 1924. By 1924 if the dollar is worth twice as much as it is now you will really have ten dollars for the $4.23.

SAVING GROWS EASIER AS HABIT TAKES HOLD

Young People Must Be Brought to Realization of What Future Means to Those Who Spend Wisely.

It is easier to spend money than it is to save. It is also more fun—at first. But money that is spent does not work for you. It is gone, and is working for somebody else.

It is as hard to make young people realize the necessity of saving as it is to make them realize that they are not always going to be young. It is so easy to be young and reckless.

But habits of thrift have to be taught. They also have to be formed by practice. That means that the rising generation must be taught to capitalize its youth, and in childhood shown how to distribute and allot such income as it may have.

That indeed, is a large part of civilization. The savage lives today. The civilized man lives today with an eye upon tomorrow In order that tomorrow may be as secure as today he saves some of today's goods for tomorrow's use.

The war taught many people how to save; it taught other people how to spend. The wise spender is the wise saver, but the emphasis is on the "wise" and not on the "spending."

Education in thrift is an education in good citizenship and in good morals. The person who is being taught to save is also being taught to forecast the future and to make tomorrow better because of wise living today.

The government of the United States is offering to men, women and children the opportunity to invest savings in safe and profitable securities.

ARE YOU A CAPITALIST?

The dictionary defines a "capitalist" as one who has a "pecuniary surplus." The dictionary is wrong.

A capitalist is one who has a pecuniary surplus "which is invested."

Are you a capitalist?

You are if you are buying War Savings Stamps or Treasury Savings Certificates. They represent "pecuniary surplus" or, in simple English "savings," and they make your money work by bringing to you 4 per cent interest, compounded quarterly.

Are you a capitalist?

Secretary of Commerce Redfield recently said to the Cleveland advertising men, "There are 64,000,000 subscribers to our Liberty Loans. I suspect that many a factory is manned, as I know some government services are, by a force from top to bottom of capitalists, in varying degrees, but no the less really."

Don't kick about the high cost of living. Beat it by trimming your sails and buying War Savings Stamps. The capitalists are not kicking about the high cost of living.

Why?

Because they have money at work. Cut your expenses to the bone. Invest in War Savings Stamps.

Be a capitalist.

SCOTCH SONGS TO DATE

If a body meet a body
Coming through the rye;
If a body save a dollar
Why, then bye and bye,
When the shiftless people holler
"Money's Scarce and tight!"
He who saves the nimble dollar,
Will come through all right!

Should auld acquaintance be forgot
And never come to mind?
Why, no!—unless he is a sot
And better left behind.
But one thing you must not forget,
A thing more true than funny:
"When your mind on saving's set
It's easy saving money!"

Knowing War Savings Stamps are a good investment won't do you any good unless you back up the knowledge with your money.

Follow the example of rich men if you would be rich. They make their money work for them. You can do it by buying War Savings Stamps.

APPOMATTOX.

INTERESTING STORIES ABOUT HOME FOLKS.

Our Correspondents Relate the News of the County

Hixburg

Mr. Robert Brightwell an old Confedrate soldier and for many years section foreman for the N & W. Ry. Co. at Prospect died on last Saturday and was buried in the family burying ground on Monday.

Mr. Leslie Lee, of near Hosmer, and several people have recently died with diphtheria.

Mr. Oscar Baker who got badly hurt in an automobile wreck in West Virginia when the car in which he was in went over a bank of about 150 feet is said to be improving.

Mr. Edd Carwile got his collar bone broken while aiming to bridle one of his horses when the animal rolled him up against the wall of the stall and was otherwise bruised but about fully recovered.

Mr. Nat Young, of near Prospect, who has been seriously ill for some time is no better

Mr. P. H. Gilliam is much better this week.

Mr. E S Taylor, of Prospect, is right sick.

Mr W. A. Swan has his new building going up and will have the roof on this week.

Mike Notes

For the last week we have had fine tobacco season, guess those that are not through selling tobacco are making good of it finishing up their crops. Right much plowing has been done, but not much plant land burnt.

Mrs. Mag Williamson spent the week-end with her daughter, Mrs. T. B. Joy, at Morris church.

Mr. Willard Tibbs is visiting his sister, Mrs. Lawrence Saunders, in Roanoke

Mrs. Martha Webb is spending some time with her niece, Mrs. Missie Howard.

A stork visited the home of Mr. and Mrs Henry Harper and left a fine girl recently.

Mr. and Mrs. Samuel Williamson and little daughter, Margaret, spent the night with their sister, Mrs T. B. Joy, at Morris church, last Thursday night.

Mrs. Lizzie Pillows is right sick at this writing, her son, Mr. Dolphus Pillows, of near Brookneal, visited her several days ago. Mrs. Pillows is in her 91st year.

Mr. N. S. Joy, of Morris church, took a load of tobacco to Drakes Branch on a motor truck last week the prices offered him were so low that he took the tobacco in and brought it back to Phenix and sold it there where he got lots more than he was offered at Drakes Branch. This speaks fine for our small local market.

Hurtsville

Practically everyone in this community has finished taking down tobacco as a result of the long wet spell we have just had.

There is another lumber outfit moving in it will be located on the Tom Gary place.

I am sorry to announce the death of Mr. Nat Young, of near here, he was a Confederate veteran his wife is dead but he is survived by children.

NOTICE

The Loan Committee and Directors of the Appomattox County National Farm Loan Association will meet at the office of the Secretary-Treasurer at Appomattox, Va., on the Saturday before 3rd Sunday in each month to consider loans.

Loans on farms for 35 years at 5½ per cent interest.

Parties desiring loans should file applications with me. A. H. CLEMENT, Sec.-Treas
87tf

Notice

I have qualified as administrator of the late Mrs. Martha E. Walton. All persons having claims against the estate or owing the estate will please come forward and see me for settlement.

THOMAS A. WALTON, Administrator.
14-2t

There is more Catarrh in this section of the country than all other diseases put together, and for years it was supposed to be incurable. Doctors prescribed local remedies, and by constantly failing to cure with local treatment, pronounced it incurable. Catarrh is a local disease, greatly influenced by constitutional conditions and therefore requires constitutional treatment. Hall's Catarrh Medicine, manufactured by F. J. Cheney & Co., Toledo, Ohio, is a constitutional remedy, is taken internally and acts thru the Blood on the Mucous Surfaces of the System. One Hundred Dollars reward is offered for any case that Hall's Catarrh Medicine fails to cure. Send for circulars and testimonials.
F. J. CHENEY & CO., Toledo, Ohio.
Sold by Druggists, 75c.
Hall's Family Pills for constipation.

CASTORIA
For Infants and Children
In Use For Over 30 Years
Always bears the Signature of Chas. H. Fletcher

IN the Clerk's Office of the Circuit Court of the County of Appomattox on the 16th day of December, 1919

Edward D Johnson and wife........ Plaintiffs
against
Enoch Johnson, Hattie Johnson, John Johnson, Hosanna Johnson, Pallina Johnson Jones and her husband .... Jones, Rachel Johnson Brown, Walter Brown, Ottis Johnson, Emma L Johnson, Philip Johnson, Wm A Johnson, John E Johnson, Emma Jane Johnson, George E Johnson and Martha Ann Johnson and others .... Defendants

The object of this suit is to partition a tract of land of 559 acres, more or less, standing in the name of Wash Johnson, in the Stonewall District, Appomattox county, Va., adjoining the lands of N. R. Featherston, Page Barbour and others, by one of the modes provided by law

Also to partition tract of land standing in the name of Wash Johnson in James River District, in Buckingham county, Va., containing 247 acres, more or less, adjoining the lands of Collier Hastings and others.

And an affidavit having been made and filed that the defendants above named are non residents of the State of Virginia, it is ordered that they do appear here within fifteen days after due publication hereof, and do what may be necessary to protect their interest in this suit. And it is further ordered that a copy hereof be published once a week for four weeks in the Times-Virginian, a newspaper published in the county of Appomattox, and that a copy be posted at the front door of the courthouse of this county on the 22d day of Dec., 1919, that being the next succeeding rule day after this order was entered.

A copy—Teste:
C W SMITH, Clerk
A H Clement, p q 17 4t

... MONEY BACK
... Hunt's Salve ... treatment of Eczema, Tetter, Ringworm, Itch, etc ... Try it at our risk TODAY. Price 75c at
CHAS. F. JAMES

PROFESSIONAL CARDS

F. C. MOON A. L. PITTS, Jr

MOON & PITTS
Attorneys-at-Law
OFFICES AT
BUCKINGHAM C. H.
AND
SCOTTSVILLE, VA.
Main Offices at Scottsville, Va.

DR. L. L. GAYLE
DENTIST
Office over Babcock's store
Appomattox Courthouse Virginia

W. A. MOSES
County Surveyor,
Appomattox, Va
Write for engagements. Latest instruments.

CLARENCE J. CAMPBELL
Attorney-at-Law
Amherst, V
Practice in the Courts of Amherst and Nelson

S. L. FERGUSON
Attorney-at-Law
Appomattox, Va.
Courts:—State and Federal.

W. D. DUIGUID
Successor to Geo. A. Duiguid & Son
Licensed Embalmer and Funeral Director
Long Distance 'Phone 111. Lynchburg, Va

Edmund W. Hubard, Commonwealth's Attorney.
J. R. Boatwright Commissioner in Chancery
Sands Gayle Senator 18th Dist. of Va.
HUBARD, GAYLE and BOATWRIGHT
Attorneys and Counselors at Law
Offices—Buckingham, Dillwyn and Gold Hill, Va.
E. W. Hubard and J. R. Boatwright can always be found during business hours in the office in Buckingham Courthouse.
Sands Gayle will be found in the office in the Dillwyn Bank building on Saturdays and at Gold Hill the remainder of the week

A. H. CLEMENT
Attorney-at-Law
Appomattox, Va.
Practice in the courts of Appomattox Buckingham, Campbell and Amherst

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